

# Harris County, Texas Severe Repetitive Loss Structures

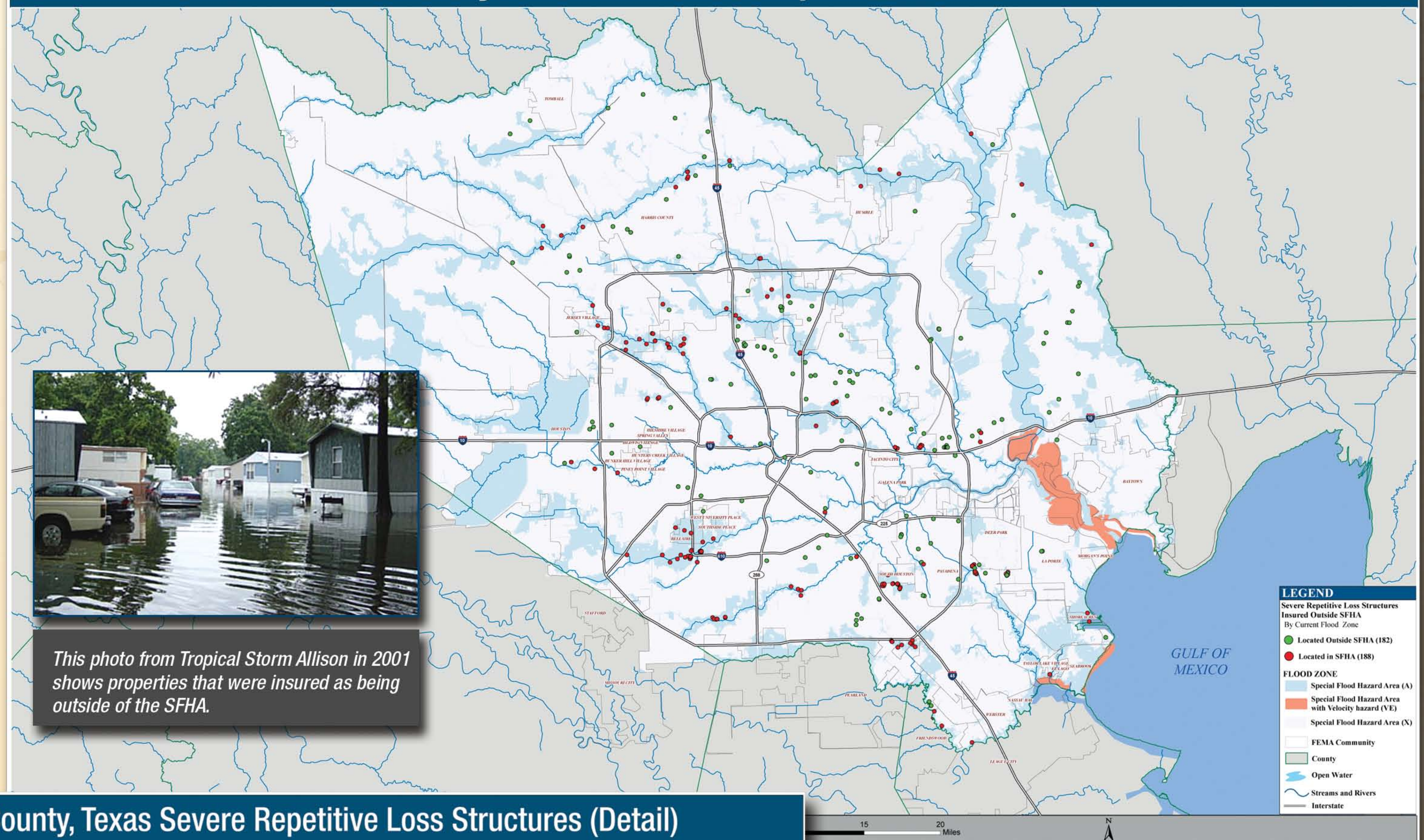
FEMA administers the National Flood Insurance Program (NFIP), a Federal program that aims to reduce the impact of flooding on private and public structures. The NFIP achieves this goal by providing affordable insurance for property owners and encouraging communities to adopt and enforce floodplain management regulations. NFIP records indicate that at the time of the latest claim, almost 25-percent of Severe Repetitive Loss properties (SRL) were insured as being outside of the Special Flood Hazard Area (SFHA) with total premiums based on subsidized, low risk, premium rates.

This map shows that in Harris County, Texas, less than half of the SRL properties insured as being outside of the SFHA are actually physically located outside the SFHA as per the current Flood Insurance Rate Map (FIRM) for the County. If true nationwide, this would reduce the actual percentage of SRL properties physically located outside the SFHA (based on NFIP records) from 25-percent down to 12- or 13-percent. This reduced percentage results from the "grandfathering" rules of the NFIP, which are designed to allow policyholders with continuous coverage to retain the lower subsidized rates associated with their location on a previous FIRM.

For more information on flood hazard zone designations:  
[www.fema.gov/plan/prevent/fhm/fq\\_gen13.shtm](http://www.fema.gov/plan/prevent/fhm/fq_gen13.shtm)

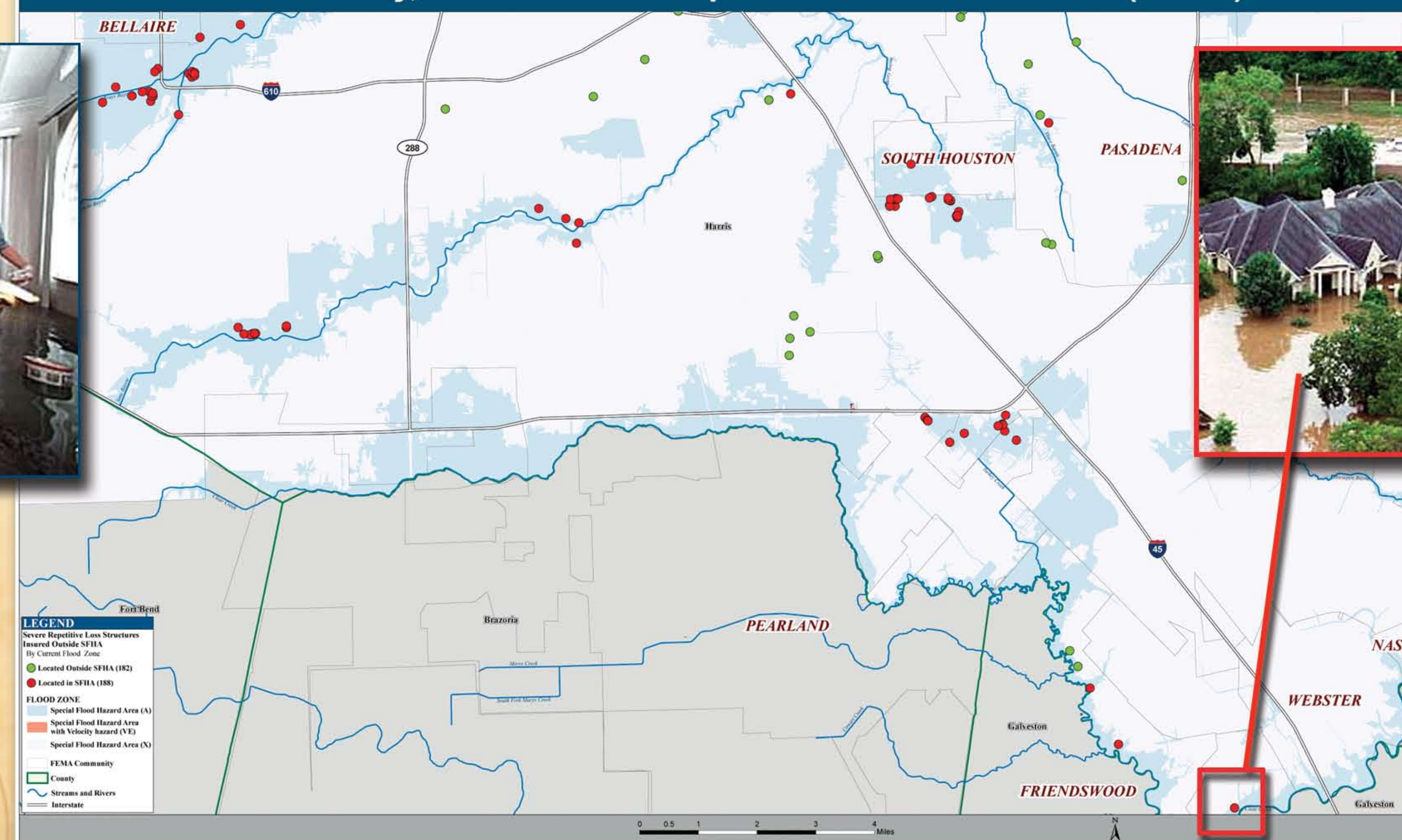
For more information on FIRMs:  
[www.fema.gov/pdf/rebuild/mat/fema499/hgcc\\_fact03.pdf](http://www.fema.gov/pdf/rebuild/mat/fema499/hgcc_fact03.pdf)

## Harris County, Texas Severe Repetitive Loss Structures



This photo from Tropical Storm Allison in 2001 shows properties that were insured as being outside of the SFHA.

## Harris County, Texas Severe Repetitive Loss Structures (Detail)



This photo is an example of interior damage from Tropical Storm Allison in 2001.



This photo from Tropical Storm Allison in 2001 shows properties that were insured as being outside of the SFHA. However, the FIRM for this area indicated these structures were actually within the designated SFHA at the time of the storm.

DATA SOURCES: NFIP Bureau and Statistical Agent Repetitive Loss Master File as of January 31, 2007

Harris County Digital FIRM database, FEMA.  
 Publication Date: May 15, 2002



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